



**Countrywide®**

KENNETH EDWARD BRANDENBURG  
5349 PITTMAN CENTER RD  
SEVIERVILLE TN 37876-0000

August 16, 2008

**This statement is being furnished for informational purposes only and should not be construed as an attempt to collect against you personally. While in the future, your obligation to Countrywide may or may not be discharged by operation of law, Countrywide will retain the ability to enforce its rights against the property securing this loan should there be a default.**

**If you are presently involved in a Chapter 13 proceeding, please be advised that should this amount conflict with any order or requirement of the Court, you are required to obey all orders of the Court.**

#### **PAYMENT CHANGE NOTIFICATION**

This is to advise you that a recent escrow analysis completed on your loan has resulted in a change to your monthly payment.

#### **WHAT THIS MEANS**

Due to the change in your escrow payment, your current monthly payment of \$ 867.83 has also changed. Effective 9/1/2008 your new monthly payment amount will be \$1,144.01

Below is a breakdown of the new payment calculations:

New Principal & Interest Payment	\$ 797.58
New Escrow Payment*	\$ 346.43
<b>New Monthly Payment</b>	<b>\$1,144.01</b>

\* If your account is included in a Chapter 13 plan, we have credited the escrow account for the amount included in the proof of claim.

#### **WHAT YOU NEED TO DO**

If you have any questions, please contact our Customer Service Department at 1-800-669-5224.

Cc: MOSTOLLER, STULBERG & WHITFIELD  
136 SOUTH ILLINOIS AVE STE 104  
OAK RIDGE, TN 37830-0000

Account #: 172526726  
Case #: 08-31447/TN/E

GWENDOLYN M KERNEY  
P.O. BOX 228  
KNOXVILLE, TN 37901-0000

WILSON & ASSOCIATES, P.A. - TN  
1521 MERRIL DR SUITE D-220  
LITTLE ROCK, AR 72212-0000

AUG 25 2008  
CHAPTER 13  
TRUSTEE